

Table E - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Homeowners Insurance *

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	4,750,476	358,992	7.56%
ALLSTATE INS CO	846,138	113,676	13.43%
CENTURY NATIONAL INS CO	129,398	15,903	12.29%
ALLIED PROPERTY & CASUALTY INS CO	35,223	3,602	10.23%
PRUDENTIAL PROPERTY & CAS INS CO	77,199	7,488	9.70%
CLARENDON NATIONAL INS CO	11,381	945	8.31%
FARMERS INS GROUP	912,816	74,769	8.19%
INTERINS EXCH-AUTO CLUB OF SO CA	124,210	9,845	7.93%
CALIFORNIA CASUALTY INS GROUP	70,442	5,046	7.16%
HARTFORD FIRE INS GROUP	44,052	2,956	6.71%
COMMERCIAL UNION INS GROUP	33,497	2,159	6.44%
OREGON MUTUAL INS CO	6,169	385	6.24%
STATE FARM INS GROUP	1,517,271	91,404	6.02%
LIBERTY MUTUAL INS GROUP	45,193	2,601	5.76%
FIREMANS FUND INS GROUP	109,485	6,258	5.72%
ALLSTATE INDEMNITY CO	11,548	617	5.34%
UNIGARD INS GROUP	24,606	1,282	5.21%
AETNA INS COS	50,464	2,366	4.69%
AMCO INS CO	46,532	1,838	3.95%
CALFARM INS CO	38,087	1,354	3.55%
NATIONAL GENERAL INS CO	12,961	450	3.47%
AMERICAN ECONOMY INS CO	27,132	917	3.38%
CALIFORNIA CAPITAL INS CO	67,736	1,770	2.61%
USAA CASUALTY INS CO	64,532	1,622	2.51%
FEDERAL INS CO	15,415	383	2.49%
CALIFORNIA STATE AUTO ASN INTER-INS	250,649	6,186	2.47%
KEMPER INS CORP	25,981	616	2.37%
GENERAL ACCIDENT GROUP	16,652	364	2.18%
UNITED SERVICES AUTOMOBILE ASSOC	135,709	2,193	1.62%

* See Definitions

** Represents approximately 85% of the market.